

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO**

IN RE: : **CHAPTER 13 PROCEEDING**

JIM R. RAMSEY : **CASE NO. 16-62188**

JENNIFER L. RAMSEY : **JUDGE RUSS KENDIG**

DEBTOR(S) : **ORDER CONFIRMING PLAN**

The Chapter 13 plan in this case filed as attached came on for confirmation at a hearing before the Court. Based upon the papers filed in this case, information presented by the Standing Chapter 13 Trustee (the "Trustee") and such other matters, if any, presented by the debtor (or debtors in a joint case) (the "Debtor"), Debtor's counsel, any objections or any other interested party, the Court finds that:

1. Notice of the confirmation hearing was duly given.
2. The Plan complies with applicable provisions of Title 11 of the United States Code (the "Bankruptcy Code").

IT IS THEREFORE ORDERED THAT:

1. The Plan is confirmed in all respects not contrary to prior or subsequent orders of the Court.
2. The Debtor shall not incur additional debt exceeding \$500.00 in the aggregate without notice to the Trustee and the approval of the Court.
3. The Debtor shall not transfer any interest in real property without the Court's approval.
4. All property of the estate scheduled in accordance with Bankruptcy Rule 1007(h), vest in the debtor(s) pursuant to 11 USC Section 1327(b). All property of the estate that is not properly scheduled or any property that is acquired subsequent to the filing of the petition does not vest to the debtor(s) and remains property of the estate unless Court ordered.
5. The attorney for the Debtor is allowed a total fee of **\$2,425.00** of which **\$300.00** has been paid. The balance will be paid pursuant to the Court's administrative order regarding Attorney fees.

/S/ RUSS KENDIG
United States Bankruptcy Judge

APPROVED:


Toby L. Rosen, Chapter 13 Trustee

Service List

JIM R. and JENNIFER L. RAMSEY
1417 ROWLAND AVENUE, NE,
CANTON, OH 44705

RYAN J GERACE
BORDERS & GERACE LLC
529 WHITE POND DR
AKRON, OH 44320

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

In re:)	Judge Russ Kendig
)	
<u>Jim R. Ramsey</u>)	Case No. <u>16-62188</u>
<u>Jennifer L. Ramsey</u>)	
)	
Debtor(s).)	<input checked="checked" type="checkbox"/> Chapter 13 Form Plan Summary
)	<input type="checkbox"/> Amended Chapter 13 Plan

Read this carefully. You are a party in interest in this bankruptcy case. This is a summary based upon a form plan adopted in this court. The full length form controls over the terms of this summary. Special Provisions (paragraph 1) are deviations from the form and should be read with special care. You may review the form plan at www.ohnb.uscourts.gov. The letters and numbers in parentheses in this plan summary are the paragraphs of the Form Plan into which the data would be inserted.

1. SPECIAL PROVISIONS:

- a. The loan to Regency Finance Co. is secured because Regency filed a UCC Statement with the Ohio Secretary of State;
- b. The Debtors are surrendering the 2013 Yamaha Grizzly 300 ATV with Capital One/Yamaha. Upon the granting of relief from stay filed by Capital One/Yamaha, repossession and liquidation of the collateral, Capital One/Yamaha will be entitled to file a proof of claim as an unsecured creditor.

☒ Continued on attached separate page(s).

2. N/A % or a pot of \$ \$4645.00 to general unsecured creditors (E9)
3. Assumed unexpired leases and executory contracts (B2)

<u>Creditor</u>	Description of asset or contract
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☐ Continued on attached separate page(s).

All other leases and executory contracts deemed rejected.

4. Mortgages or Judgment Liens - Ongoing Monthly Payment (C, E3, E6)

<u>Creditor</u>	<u>Priority</u>	<u>Property Address</u>	<u>Proposed Pymt/Mo.</u>	<u>To be paid by debtor, trustee, or stripped & not secured</u>
	<u>1st</u>			
	<u>2nd</u>			

☐ Continued on attached separate page(s).

5. Mortgage Arrears (E4)

<u>Creditor</u>	<u>Estimated Amount</u>	<u>Rate (%)</u>
Stark County Treasurer	\$ 727.10	0.00 %
		%
		%

☐ Continued on attached separate page(s).

Creditors who do not agree to rate of interest must object to confirmation or the rate in this paragraph is deemed to be absolute on confirmation. The amount of arrearage is subject to contrary proof of claim.

6. Secured Non-mortgage claims to be paid full current balance (E5)

Creditor:	First Knox National Bank		
Collateral:	2000 Dodge Ram 1500		
Date Incurred:	02/07/2015		
Monthly Payment:	\$ 150.00		
Interest Rate:	5.25 %	%	%
Estimated Balance:	\$ 3,728.00		
Paid By:	Trustee	Trustee	

☐ Continued on attached separate page(s).

7. Liens to be crammed down but not stripped (E7)

Creditor:	Regency Finance Company		
Date Incurred:	2016		
Collateral:	Personal Property: Decanters		
Monthly Payment:	\$ 20.00		
Interest Rate:	5.25 %	%	%
Secured Value:	\$ 250.00		

☐ Continued on attached separate page(s).

Creditors who do not agree to date incurred, collateral description, monthly payment, interest rate or secured value must object to confirmation or the treatment in this paragraph is deemed to be absolute upon confirmation, except statutory tax liens, which will be paid as allowed.

8. Priority Claims to be paid in full and estimated as follows (E8)

<u>Creditor</u>	<u>Source & Year</u>	<u>Amount</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

☐ Continued on attached separate page(s).

9. The holder(s) of any claim for Domestic Support Obligations pursuant to 11 U.S.C. § 1302(d) shall be paid by the debtor unless specified in Special Provisions. The holder of the Domestic Support Obligation is specified below. If the holder of a claim is a minor, the name and address of such minor has been disclosed to the Trustee contemporaneously with the filing of this plan in compliance with 11 U.S.C. § 112. (B6)

Holder Name: None
Holder's Address (if known): _____
Address of Child Support _____
Enforcement Agency (mandatory): _____

☐ Continued on attached separate page(s).

10. Payments to Trustee (D)

The debtor will pay to the trustee \$ 365.00 monthly for a minimum of 36 months, or all future disposable income, whichever is greater. Payments shall be by ☒ Wage Order on employer ☐ by Debtor ("Private Pay") in the form of money order or certified check.

11. Attorneys Fees are pursuant to the current Administrative Order. Any deviation is in Special Provisions. (E2)

/s/ Jim R. Ramsey
Debtor's signature - name typed below

Jim R. Ramsey

Jennifer L. Ramsey
Debtor's signature - name typed below

Jennifer L. Ramsey

/s/ Ryan J. Gerace, Esq.
Attorney's signature - Name (state bar #), address and phone typed below

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